

News and Information

From the Tennessee Division of Consumer Affairs

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Faith and Fraud

The doorbell ringing during dinner annoys you, but you answer it anyway. You were raised in the South, and you believe it's important to be polite. This disciplined hospitality leads you to invite the salesman inside, even though you would rather eat your mashed potatoes before they get cold. It was rude of him to appear unannounced, but two wrongs don't make a right. You won't allow yourself to be rude just because he was.

Inside your home, the salesman asks about the Bible on your coffee table. It's a family heirloom, of course, and you're happy to detail its history. Within are records of weddings and births for four generations, and you expect to add a fifth in the near future. The salesman listens with obvious interest, and when you've finished, he tells you about a very similar Bible which lies on his coffee table. A bond is established.

"I could go on like this all night," he says, "but I dropped by to tell you about a wonderful opportunity." He gives you a sales pitch, and you can't resist doing business with a fellow believer. You buy what he's selling, and send him happily on his way. Unfortunately, this man has been lying to you since you opened the front door, and you've just made the worst purchase of your life.

Con men don't care if you are Christian, Muslim, Jewish, Buddhist, or Atheist. They want your money, and they'll say just about anything to get it. Bilking believers is a common occurrence in our country. Don't assume that a salesperson claiming to share your faith truly does, and don't change your standards just because of a shared faith. If you wouldn't buy it from a non-believer, you shouldn't buy it from a believer.

The Tennessee Consumer Protection Act protects you when you make a bad decision with a door-to-door salesperson. You have three days to cancel purchases of \$25 or more. This does *not* apply to insurance and securities, so be very careful when considering them. *Do not* make those decisions after one meeting. Seek advice from trusted, knowledgeable friends and family members before signing on the dotted line. *(There is a common misconception that the cooling-off rule applies to automobile purchases. It does not.)*

If you have questions or concerns regarding home solicitations or any other consumer issue, contact the Tennessee Division of Consumer Affairs at 1-800-342-8385 or visit www.state.tn.us/consumer.